

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Gary Raminger	§	Case No. 14-46169
Susan Raminger	§	
	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/31/2014 . The undersigned trustee was appointed on 12/31/2014 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 5,800.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$ 5,800.00
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/04/2015 and the deadline for filing governmental claims was 06/29/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,330.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,330.00 , for a total compensation of \$ 1,330.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 16.06 , for total expenses of \$ 16.06 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/07/2016 By: /s/Frank J. Kokoszka
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	14-46169	DRC	Judge:	Donald R Cassling	Trustee Name:	Frank J. Kokoszka
Case Name:	Gary Raminger				Date Filed (f) or Converted (c):	12/31/2014 (f)
	Susan Raminger				341(a) Meeting Date:	01/27/2015
For Period Ending:	11/07/2016				Claims Bar Date:	06/04/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home 3540 Jeremy Ranch Ct. Naperville, IL 6056 Order Abandoning Real Property Entered on 12/9/2015 (Document Entry # 39)	400,000.00	Unknown	OA	0.00	FA
2. First American Checking Account	1,000.00	0.00		0.00	FA
3. 2 Couches, 1 Love Seat, 1 Kitchen Table And 4 Chairs, 1 Bedr	500.00	0.00		0.00	FA
4. 1 Computer And Office Furniture	400.00	0.00		0.00	FA
5. Work Clothing	200.00	0.00		0.00	FA
6. Local 597 Union Pension	27,562.00	0.00		0.00	FA
7. 2009 Dodge Challenger - 50,000 Miles Pursuant to Judge's strong recommendation, pursuant to an amended order entered on 2/12/2016 (Docket Entry #45) which resulted in trustee receiving the net amount of \$3620.50 instead of \$4141.00.	13,865.00	4,141.00		3,620.50	FA
8. 1998 Jeep Grand Cherokee - 123,000 Miles	1,176.00	Unknown		0.00	FA
9. Tax Refund (u) 2014 tax refund in the amount of \$2700.00 Pursuant to Judge's strong recommendation after an turnover order had been entered, the trustee agreed to accept \$2179.50 pursuant to an amended order entered on 2/12/2016 (Docket Entry #45)	2,700.00	2,700.00		2,179.50	FA

	Gross Value of Remaining Assets		
TOTALS (Excluding Unknown Values)	\$447,403.00	\$6,841.00	\$5,800.00
			\$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Real property was listed for sale since April 1, 2015

No offers made on the property.

On August 19, 2015, Trustee informed the Mortgage holder that he would agree to abandon the estate's interest in the real property.

Order on Motion for Turnover entered.

Trustee preparing Motion for Sale of Personal Property.

Debtor refused to comply with Turnover Order. Based on Judge's recommendation's Trustee reached a settlement with Debtors.

All assets administered. Trustee submitted a TFR to the UST for review and approval on 10/13/2016

Initial Projected Date of Final Report (TFR): 06/04/2016

Current Projected Date of Final Report (TFR): 10/31/2016

Exhibit A

Form 2
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-46169
 Case Name: Gary Raminger
 Susan Raminger

Trustee Name: Frank J. Kokoszka
 Bank Name: Bank of Kansas City
 Account Number/CD#: XXXXXX0124
 Checking

Exhibit B

Taxpayer ID No: XX-XXX7225
 For Period Ending: 11/07/2016

Blanket Bond (per case limit): \$5,000,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/08/16		First American Bank 700 Busse Rd. Elk Grove Village, IL 60007	Tax Refund Debtor originally agreed to pay \$6841 by agreed order, then refused to pay and only offered \$5800. Judge suggested it wasn't worth having evidentiary hearing over \$1000, so Trustee agreed to \$5800. Amount represents debtors' equity in auto(s) and tax refund, former of which was scheduled while latter of which was not. Since majority of it was for the auto(s), I used UTC for scheduled.		\$5,800.00		\$5,800.00
			Gross Receipts \$5,800.00				
	7		2009 Dodge Challenger - 50,000 Miles \$3,620.50	1129-000			
	9		Tax Refund \$2,179.50	1224-000			

COLUMN TOTALS	\$5,800.00	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,800.00	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,800.00	\$0.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0124 - Checking	\$5,800.00	\$0.00	\$5,800.00
	\$5,800.00	\$0.00	\$5,800.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,800.00		
Total Gross Receipts:	\$5,800.00		

ANALYSIS OF CLAIMS REGISTER

Case Number: 14-46169

Date: November 7, 2016

Debtor Name: Gary Raminger

Claims Bar Date: 6/4/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Frank J. Kokoszka	Administrative		\$0.00	\$1,330.00	\$1,330.00
100 2200	Frank J. Kokoszka	Administrative		\$0.00	\$16.06	\$16.06
1 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$0.00	\$11,346.29	\$11,346.29
2 300 7100	Bergext Inc. DbA Berg Roofing C/O Edgerton & Edgerton 125 Wood Street, POb 218 West Chicago, Il 60186-3000	Unsecured		\$0.00	\$22,791.00	\$22,791.00
3 300 7100	Citibank, N.A. C/O American Infosource Lp Po Box 248840 Oklahoma City, Ok 73124-8840	Unsecured		\$0.00	\$941.41	\$941.41
4 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$25,582.88	\$25,582.88
5 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$2,706.24	\$2,706.24
6 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$23,743.32	\$23,743.32
7 300 7100	Portfolio Recovery Associates, Llc Successor To U.S. Bank National Association (Us Bank) Pob 41067 Norfolk Va 23541	Unsecured		\$0.00	\$11,943.12	\$11,943.12
Case Totals				\$0.00	\$100,400.32	\$100,400.32

Case Number: 14-46169

Date: November 7, 2016

Debtor Name: Gary Raminger

Claims Bar Date: 6/4/2015

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-46169

Case Name: Gary Raminger

Susan Raminger

Trustee Name: Frank J. Kokoszka

Balance on hand \$ 5,800.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 1,330.00	\$ 0.00	\$ 1,330.00
Trustee Expenses: Frank J. Kokoszka	\$ 16.06	\$ 0.00	\$ 16.06

Total to be paid for chapter 7 administrative expenses \$ 1,346.06

Remaining Balance \$ 4,453.94

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 99,054.26 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 11,346.29	\$ 0.00	\$ 510.18
2	Bergext Inc. Dba Berg Roofing	\$ 22,791.00	\$ 0.00	\$ 1,024.79
3	Citibank, N.A.	\$ 941.41	\$ 0.00	\$ 42.33
4	Pyod, Llc Its Successors And Assigns As Assignee	\$ 25,582.88	\$ 0.00	\$ 1,150.33
5	Pyod, Llc Its Successors And Assigns As Assignee	\$ 2,706.24	\$ 0.00	\$ 121.69
6	Pyod, Llc Its Successors And Assigns As Assignee	\$ 23,743.32	\$ 0.00	\$ 1,067.61
7	Portfolio Recovery Associates, Llc	\$ 11,943.12	\$ 0.00	\$ 537.01

Total to be paid to timely general unsecured creditors \$ 4,453.94

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE